

# ABSTRACT OF THE DISCLOSURE

A system and method for allowing wireless carriers to implement intelligent spending-limited products to their post-paid subscribers. The system and method can be deployed  
5 separate from but cooperative with legacy billing environments or integrated with a carrier's billing and customer care suite. The system reduces latency in collecting and rating event-related data for roaming and local spending limits subscribers, enables selective deployment of real-time subscriber management  
10 based upon a carrier-definable threshold matrix, provides proactive messaging premised upon various account-related metrics, and enables the acceptance and immediate crediting of subscriber payments.